

**Information to identify the case:**

Debtor 1	Kenneth Jon Whitmore Jr.	Social Security number or ITIN xxx-xx-5787
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Amy R Whitmore	Social Security number or ITIN xxx-xx-9364
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-27719-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Jon Whitmore Jr.

Amy R Whitmore

1/28/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Kenneth Jon Whitmore, Jr.  
 Amy R Whitmore  
 Debtors

Case No. 14-27719-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db/jdb	+Kenneth Jon Whitmore, Jr., Amy R Whitmore, 27 Woodland Heights Circle, Glen Gardner, NJ 08826-3149
515245566	+Ally Bank, Cenlar, FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
515016111	Capital One, PO Box 70866, Charlotte, NC 28272
515016116	Citizens Bank Card Services, PO Box 42010, Providence, RI 02940-2010
515016121	+Lebanon Township Tax Collector, 530 West Hill Road, Glen Gardner, NJ 08826-3259
515016123	+Melissa Hoffman, Esq., Stenger & Stenger, PC, 1814 East Route 70 Suite 350, Cherry Hill, NJ 08003-2057
518650334	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518650335	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
515016124	Putnam Investments, PO Box 173764, Denver, CO 80217-3764
515156352	+Scott M. Wilhelm, Esq., Winegar, Wilhelm, Glynn & Roemersma, PC, 305 Roseberry Street, Phillipsburg, NJ 08865-1600
515156351	+Scott M. Wilhelm, Esq., Winegar, Wilhelm, Glynn & Roemersma, PC, PO Box 800, 305 Roseberry Street, Phillipsburg, NJ 08865-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2020 00:00:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 29 2020 00:00:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515016118	EDI: BANKAMER.COM Jan 29 2020 04:13:00 FIA Card Services, PO Box 982235, El Paso, TX 79998-2235
515016108	EDI: BANKAMER.COM Jan 29 2020 04:13:00 Bank Of America, PO Box 15019, Wilmington, DE 19886-5019
515016115	EDI: CITICORP.COM Jan 29 2020 04:13:00 Citibank, PO Box 6000, The Lakes, NV 89163
515016109	E-mail/Text: cms-bk@cms-collect.com Jan 28 2020 23:59:44 Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
515016112	EDI: CAPITALONE.COM Jan 29 2020 04:13:00 Capital One, PO Box 85168, Richmond, VA 23285-5168
515016110	+EDI: CAPITALONE.COM Jan 29 2020 04:13:00 Capital One, PO Box 70886, Charlotte, NC 28272-0886
515016113	+E-mail/Text: kzoepf@credit-control.com Jan 29 2020 00:00:20 Central Loan Administration & Reporting, PO Box 77404, Ewing, NJ 08628-6404
515016114	EDI: CHASE.COM Jan 29 2020 04:13:00 Chase Card Services, PO Box 15153, Wilmington, DE 19886-5153
515016117	EDI: DISCOVER.COM Jan 29 2020 04:13:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
515032174	EDI: DISCOVER.COM Jan 29 2020 04:13:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
515239680	E-mail/Text: bankruptcy.bnc@ditech.com Jan 28 2020 23:59:41 Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
515016119	EDI: RMSC.COM Jan 29 2020 04:13:00 Gap Visa/Synchrony Bank, PO Box 960017, Orlando, FL 32896-0017
515016120	E-mail/Text: bankruptcy.bnc@ditech.com Jan 28 2020 23:59:41 Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172
515016122	EDI: RMSC.COM Jan 29 2020 04:13:00 Lowe's/GECRB, PO Box 530914, Atlanta, GA 30353-0914
515229785	EDI: PRA.COM Jan 29 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515229752	EDI: PRA.COM Jan 29 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
515229784	EDI: PRA.COM Jan 29 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
515016125	+E-mail/Text: samantha.vogt@razor-capital.com Jan 29 2020 00:01:14 Razor Capital, LLC, 8000 Norman Center Drive, Suite 860, Bloomington, MN 55437-1174
515016126	EDI: TDBANKNORTH.COM Jan 29 2020 04:13:00 TD Bank, 32 Chestnut Street, Lewiston, ME 04240

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 32

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Ally Bank dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor Ally Bank jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Ally Bank kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Rebecca Ann Solarz on behalf of Creditor Ally Bank rsolarz@kmllawgroup.com  
Scott M. Wilhelm on behalf of Joint Debtor Amy R Whitmore AshleyA@wgrlaw.com,  
G27019@notify.cincompass.com  
Scott M. Wilhelm on behalf of Debtor Kenneth Jon Whitmore, Jr. AshleyA@wgrlaw.com,  
G27019@notify.cincompass.com

TOTAL: 10